

Prepared By/Return To:
Realty Title & Escrow Co.
6525 Quail Hollow Rd., Suite 115
Memphis, TN 38120
File No. ~~04010450~~ 06060366
662-536-1770

**SPECIAL POWER OF ATTORNEY
TO PURCHASE OR SELL REAL ESTATE**

RE: Property Address: 8243 Caprock Cove, Southaven, Mississippi 38671
Buyer: Jeffrey Payne and Jennifer Payne
Seller: HSBC Bank

KNOW ALL MEN BY THESE PRESENTS:

That HSBC Bank has made, constituted, and appointed, and by these presents does make, constitute and appoint JOE LOOTS, its true and lawful attorney, for it and in its name, place, and stead, to bargain, purchase, mortgage, grant and convey to such person or persons, and for such sum or sums of money or other consideration or considerations as said attorney in fact shall deem most for its advantage and profit, all that certain tract or parcel of land, lying and being known as the street address referenced above, and more particularly described as follows:

Lot 1923, Section H, Southaven West Subdivision, located in Section 22, Township 1 South, Range 8 West in DeSoto County, Mississippi as recorded in Plat Book 3, Page 35 in the Chancery Clerk's Office of DeSoto County, Mississippi

to make all necessary notes, deeds, mortgages, deeds of trust, instruments and conveyances thereof, with such covenants, warranties, and assurances as its said attorney in fact shall deem expedient; to sign, seal, acknowledge, and deliver the same and any other documents necessary to effectuate the sale of said real property, including but not limited to settlement statements, title insurance forms, and mortgage lender required forms; to accept and receive the sum or sums of money or other consideration or considerations which shall be coming to it on account of said sale or mortgage and to do, execute, and perform all and every other act or acts, thing or things in law needful and necessary to be done in and about the premises, as fully, largely, and amply, to all intents and purposes, as HSBC Bank might or could do if acting personally. And it hereby ratifies and confirms all lawful acts done by said attorney by virtue hereof.

All rights, powers, and authority of said attorney in fact granted herein shall commence and be in full force and effect on the date of execution hereof, and such rights, powers and authority shall remain in full force and effect thereafter until sixty (60) days from the date of execution hereof.

IN WITNESS WHEREOF, we have hereunto set our signatures, on this 8th day of September, 2006.

Susie Moy
Officer of HSBC Bank **SUSIE MOY**
VICE PRESIDENT

STATE OF New York

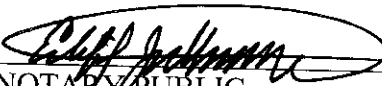
COUNTY OF New York

Personally appeared before me, the undersigned Notary Public in and for said State and County, Susie Moy, who is a duly authorized officer of HSBC Bank and is authorized to execute this Power of Attorney, whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who acknowledged that such person(s) executed the within instrument for the purposes therein contained.

Realty

2

WITNESS my hand, at office, this the 8th day of September, 2006.


NOTARY PUBLIC

ECLIFF C. JACKMAN
No. 01JA6112150
Notary Public, State of New York
Qualified in New York County
My Commission Expires 06/28/08

My Commission Expires: _____

